

From: Alyson

Sent: Thursday, April 06, 2006 10:55 AM

To: Public Hearing

Subject: Bardsley

While I understand that consumer credit divisions of some industrial companies make sense, e.g. carmakers, Walmart is a service industry so that analogy fails. Despite its disclaimers this move into banking is part of Walmart's dangerous monopolistic tendencies. Thus not only is the principal of Walmart's application weak but also its known bad character makes it a bad candidate. I urge you to deny this dangerous concentration of power.

Sincerely,

Alyson Bardsley

Staten Island, NY